



Important Information About Long Term Care Insurance Premiums

The following questions and answers contain important information about the premiums you pay for your coverage.

Can the premiums for my coverage increase over my lifetime?

Yes, they could. Insurers have the right to change rates on existing coverage, subject to any rate guarantees in effect with your coverage, and provided that the new rates are implemented in accordance with state regulatory requirements. Rates would have to be changed for all coverage in the same state and class (i.e., all coverage similar to yours issued in the same state on the same policy form and considered by Genworth and the state regulator as part of the same policy class). In the event of a change, the insurer may not unilaterally change any terms of your coverage or decline to continue it.

The premium for your coverage will not change because of changes to your individual circumstances, including your age, changes to your health or your claims experience. If a rate increase is necessary, we will give you advance notice (at least 30 days) of such a change. Your premiums may increase at times over the life of your coverage.

If you do raise my premium rate, do I have options to reduce my coverage and reduce my premiums?

Yes, you may reduce your benefits to available options and, as a result, reduce the amount you pay for your coverage at any time. Please note that if the daily or monthly benefit and/or benefit period are reduced, the coverage maximum will automatically be reduced, as the coverage maximum is a function of the applicable daily or monthly benefit and the benefit period. This may result in the amount of benefit available to you at the time of claim being lower depending upon the extent of your reduction. The remaining coverage maximum is the reduced coverage maximum, less the amount of benefits paid or payable. Changes to the daily or monthly benefit amount and/or any benefit increases option will change the related original amounts and/or the amount of any annual benefit increases.

If we increase the rate you pay, you will be given the option of keeping your current benefits by paying the full increase amount, avoiding some or all of the rate increase (provided you are not subject to state mandated minimum coverage levels), by reducing your benefits to available levels or, if available to you, electing another option or exercising a nonforfeiture benefit.

Underwritten by
Genworth Insurance Company,
Genworth Life Insurance Company, and in New York by
Genworth Life Insurance Company of New York



How frequently do I have to pay premiums?

You pay for your coverage by paying the premiums due in a timely manner. Premiums may be paid in one annual payment, two semiannual payments, four quarterly payments, or twelve monthly payments (through preauthorized bank drafts only). Premiums are designed to be paid once per year in advance of coverage being provided. If you choose to make multiple premium payments (i.e., modal premiums) per year, the total premium you pay per year will be higher, as illustrated below. Most insurance coverage includes modal premium factor charges to cover the additional expense of collecting premiums more frequently, and to take into account the time value of money.

For example, for each \$1,000 in annual premium, the following modal premium factors would be applied:

Premium Payment Mode	Modal Premium Factor	Modal Amount Due	Number of Payments per Year	Total Annual Cost
Annually	1.00	\$1,000	One	\$1,000
Semi-Annually	0.51	\$510	Two	\$1,020
Quarterly	0.26	\$260	Four	\$1,040
Monthly	0.09	\$90	Twelve	\$1,080

What should I do to continue my coverage?

Your coverage is "guaranteed renewable," which means you have the right to continue your coverage as long as you pay the premiums due in a timely manner, and have not exhausted your benefits.

You can elect a third party designee to receive notice if you are late in paying your premiums.

It is important to maintain a current address for you and any third party, as all billing notices and correspondence are mailed to the address we have on record.

If you have any questions about this document or wish to make any available changes please contact us.

Please keep this document with your certificate or policy.